

In re:  
David A. Roach  
Cheryl A. Roach  
Debtors

Case No. 19-13509-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 09, 2024

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ David A. Roach, Cheryl A. Roach, 1014 Broadview Avenue, Langhorne, PA 19047-2675
14397542	+ Michael P Kelly, Esquire, 402 Middletown Blvd, Suite 202, Langhorne, PA 19047-1818

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 10 2024 00:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14343645	Email/PDF: bncnotices@becket-lee.com	Aug 10 2024 00:22:19	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14355090	+ EDI: BANKAMER2	Aug 10 2024 04:12:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14370326	EDI: Q3G.COM	Aug 10 2024 04:12:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14338244	EDI: DISCOVER	Aug 10 2024 04:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14369525	Email/Text: cashiering-administrationservices@flagstar.com	Aug 10 2024 00:18:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
14359022	+ Email/Text: bankruptcy@greenskycredit.com	Aug 10 2024 00:17:00	Greensky, LLC, 1797 N.E. Expressway, Suite 100, Atlanta, GA 30329-2451
14334669	+ EDI: IRS.COM	Aug 10 2024 04:12:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14348404	+ Email/Text: RASEBN@raslg.com	Aug 10 2024 00:17:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14784562	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 10 2024 00:21:49	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14334670	Email/Text: Bankruptcy.Notices@pnc.com	Aug 10 2024 00:17:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14370714	EDI: PRA.COM	Aug 10 2024 04:12:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14340366	EDI: PENNDEPTREV	Aug 10 2024 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14340366	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 10 2024 00:17:00	Pennsylvania Department of Revenue, Bankruptcy

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Division PO Box 280946, Harrisburg, PA  
17128-0946

14370614 + EDI: LCITDAUTO

Aug 10 2024 04:12:00

TD Auto Finance LLC, Trustee Payment Dept.,  
PO Box 16041, Lewiston, ME 04243-9523

14362313 EDI: WFFC2

Aug 10 2024 04:12:00

Wells Fargo Bank, N.A., PO Box 10438, MAC  
F8235-02F, Des Moines, IA 50306-0438

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14784563	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Flagstar Bank N.A. bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor FLAGSTAR BANK FSB bkgroup@kmlawgroup.com
JACOB C. ZWEIG	on behalf of Creditor TD Bank N.A., successor in interest to TD Auto Finance LLC jzweig@evanspetree.com
MARTIN A. MOONEY	on behalf of Creditor TD Auto Finance LLC Martin.Mooney@ag.ny.gov kcollins@schillerknapp.com
MICHAEL P. KELLY	on behalf of Joint Debtor Cheryl A. Roach mpkpc@aol.com r47593@notify.bestcase.com
MICHAEL P. KELLY	on behalf of Debtor David A. Roach mpkpc@aol.com r47593@notify.bestcase.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>David A. Roach</u>	Social Security number or ITIN	xxx-xx-0403
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Cheryl A. Roach</u>	Social Security number or ITIN	xxx-xx-2722
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-13509-amc			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David A. Roach

Cheryl A. Roach

8/8/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**